

FILED

SEP 18 2007

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

NEBRASKA DEPARTMENT  
OF INSURANCE

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE,

PETITIONER,

vs.

JEFFREY J. GOSSIN,

RESPONDENT.

CAUSE NO.: A-1733

CONSENT ORDER

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Christine M. Neighbors, and Jeffrey J. Gossin ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to *Neb.Rev.Stat.* §44-101.01 and §44-4047, *et seq.*
2. Jeffrey J. Gossin ("Respondent") is a licensed insurance producer whose registered business address with the Nebraska Department of Insurance is 4055 South 39<sup>th</sup> Street, Lincoln, NE 68506.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Jeffrey J. Gossin on June 14, 2007. A copy of the petition was served upon the Respondent at his current address of 4055 South 39<sup>th</sup> Street, Lincoln, NE 68506 by certified mail, return receipt requested.
2. Respondent engaged in conduct that violates *Neb. Rev. Stat.* §44-4059(1) (h) and (j) as follows:

- a. On or about March 9, 2006, Pamela Dillehay went to her insurance agency, Associated Insurance Managers, to make a change to her auto insurance coverage. At that time, she learned that her file had been moved to the Baehler Insurance Agency in Omaha, Nebraska. Respondent was no longer employed with Associated Insurance Managers and had moved his book of business to Baehler Insurance Agency. Respondent was Dillehay's insurance producer.
- b. On March 14, 2006, Dillehay completed an Agent/Broker of Record Change form naming Associated Insurance Managers and Larry Hall as her agent of record. As a result, Travelers cancelled her auto policy pursuant to the effective date on the form of March 9, 2006, and rewrote the policy with the new agent, Associated Insurance Managers.
- c. On or about March 21, 2006, Travelers notified Baehler Insurance Agency of receipt of the Agent/Broker of Record Change form naming Associated Insurance Managers and Larry Hall as Dillehay's agent of record. The notification gave Baehler Insurance Agency ten (10) days to discuss the change of agent with Dillehay.
- d. On or about March 21, 2006, Travelers acknowledged receipt of the Agent of Record Change form by letter to Associated Insurance Managers.
- e. At some point between March 21, 2006 and April 30, 2006, Respondent contacted Dillehay by telephone, mail, and in person at her residence on a Sunday afternoon in attempts to conserve her business. Dillehay was very specific with Respondent that she did not want to have an insurance agency in Omaha, but wanted to maintain her insurance business in Lincoln, Nebraska.
- f. Following his conversations with Dillehay, Respondent re-submitted the Agent/Broker of Record Change form dated April 30, 2006, to Travelers and Travelers then rewrote the policy with an effective date of May 3, 2006, placing the business with the Baehler Insurance Agency. On or about May 8, 2006, Travelers again acknowledged receipt of the Agent of Record Change form by letter to both Baehler Insurance Agency and Associated Insurance Managers.
- g. At some time during the course of the varying Agent of Record changes and reissuing of the policy, Dillehay's automatic payment of insurance premium was cancelled and changed to account bill with Baehler Insurance Agency as the producer. On or about May 3, 2006, Dillehay's account was sent to collections. Dillehay has spent time and effort resolving this matter.

3. Respondent was informed of his right to a public hearing. Respondent waives that right, and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent neither admits nor denies the allegations contained in the Petition and restated in Paragraph 2 above.

#### CONCLUSIONS OF LAW

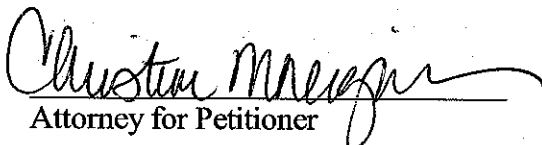
Respondent's conduct as alleged above constitutes violations of *Neb. Rev. Stat.* §44-4059(1)(h) and (j).

#### CONSENT ORDER

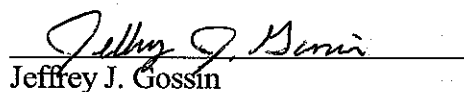
It is therefore ordered by the Director of Insurance and agreed to by Respondent, Jeffrey J. Gossin, that Respondent consents to a six-month suspension of his insurance producer license.

The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling the Respondent or the Department to make application for such further orders as may be necessary.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing his or her signature below.

  
Attorney for Petitioner

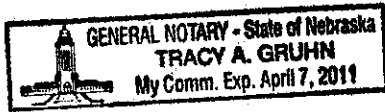
9/14/07  
Date

  
Jeffrey J. Gossin

9-13-07  
Date

State of Nebraska )  
 ) ss.  
County of Lancaster )

On this 13<sup>th</sup> day of September, 2007, Jeffrey J. Gossin personally appeared before me and read this Consent Order, executed the same and acknowledged the same to be his voluntary act and deed.



Tracy A. Gruhn  
Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Jeffrey J. Gossin, Cause No.: A-1733.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE

L. Tim Wagner

L. TIM WAGNER  
Director of Insurance

9/18/07  
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the executed Consent Order was served upon Respondent by mailing a copy to his current address: 4055 South 39<sup>th</sup> Street, Lincoln, NE 68506 on this 18<sup>th</sup> day of September, 2007 by U.S. Mail, postage prepaid.

Tracy A. Gruhn